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COLNIRY OF CITIZENSHIP

United Kingdom

ADVANCACIO GAT ADA, ENG

JE. MONSENCURIE, CARGOS

UNITED STATES OF AMERICA OFGS FILE NO.

OMITED STATES OF AMERICA
COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

P/2167-310

As a below named inventor. I bereby declare that my residence, post office offices and chimenship are as stand below next to my name; that I verily believe that I am the original, three and soic inventor (if only one name is liked todow) or a joint inventor (if plural inventors are named) of the publicat names which is claimed and for which a parent is essential ended.

EURO PAYMENT ROUTING AND INTRA-DAY FLOW CONTROL SYSTEM AND METHOD

the specification of which is assuched between subject the following box is checked:

El was filed on 10 December 1999 at United States permit Application Number of PCT International patent application number PCT/GB99/04159 and was arrended on 7 March 2001 (if suy).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as attended by any amorphism referred to above.

I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 17, Code of Federal Regulations.

COUNTRY	AFFLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 33 U.S.C. 119
nited States	60/112,331	15 December 1998	XE2 _X 7/0
			YES NO
			YES NO
des Regulations, \$1.56 while is employed on. UNITED STATES	12. I schooliedge the dust to disclose information became available between the filing dam of the DATS OF PILIN	de prior application and the national or	STATUS
APPLICATION NUMBER	(day, month, year	ri Dare	nred, pending, abandoned)
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i.Ed: Jerome M. Berliner - R Ro. 22,400: Surven I. Wei Ros Vo. 30 175: William D	2352 OSTROLENK, FABER, GERS & SOFT S. No. 13,653; Robert C. Paber - Reg. No. 3 sbuyd - Reg. No. 27,409; Max Morkowicz - R Gray, III - Reg. No. 30,944; Louis C. Duind	14,572; Edward A. Malmen - Reg. No. Leg. No. 10,576; Staphan A. Soffen - R ch - Rev. No. 30,625, Douglas A. Mus	eg. No. 31,063; James A. Finder , Rag, No. 31,663, and Michael
huger appoint distance of in, 13d letters M. Bether R. R. Serber L. Weight O. 22, 400; Streen L. Weight O. Schief - Reg. No. 34, 425, useful & Trademark Office comments of the Correspondence of the	ag. No. 13,653; Robert C. Paber - Reg. No. 3 shurd - Reg. No. 27,409; Max Monkowitz - R Gray, III - Reg. No. 30,944; Louk C. Dainak amorney, with full power of rubstitution and a second thermolith and in receive all corresponding O. OSTROLENE, FABER, GERB & SO 1180 AVENUE OF THE AMERICAS NEW YORK, NEW YORK 10036-340 CUSTOMER NO. 2052	14,372; Edward A. Mailton - Reg. No. Log. No. 10,576; Saphan A. Soffen, R. A. Forten, No. 30,625; Doughas A. Mart revocation to preserve this application. SEPERN. LLP DIRECT TELEPHON (212) 182-0700	eg. No. 31,063; James A. Finder • Rag. No. 31,643; and Michael to recenter all business in the TE CALLS TO:
hereby appoint distance of it. 130: Jerome M. Berliner - R. Derliner D. Schieft - Reg. No. 34,425, useful & Trademark Office comments of the comment of the comm	ag. No. 13,657; Kolters C. Palter - Reg. No. 3 stored - Reg. No. 77,409; Max Monteserier - R Gray, HI - Seg. No. 30,944; Louis C. Duinsi antenny, with full power of rubitintion and a second thermatic and to receive all corresponder O. OFFROLENE, FABER, GESS & SO 1180 AVENUE OF THE AMERICAS NEW YORK, NEW YORK 10034-340; CUSTOMER NO. 2352 cur thank bettern of my own knowledge are that morner were made with the knowledge that will extend 1001 of Title 18 of the United States Co	14,372; Edward A. Meiliten - Reg. No. 10,576; Suphus A. Soffen e. R. L. Soffen e. Soffen e. R. L. No. 30,625; Douglas A. Meir enviocation is presented this application, ince. 167EN, LLP DIRECT TELEPHON (212) 182-0700 3 15 and that all extensions and the like so made this presented and the like so made	eg. No. 31,063; James A. Finder eg. No. 31,063; James A. Finder re generate all business in the FE CALLS TO: success and belief are believed in be the pupiliphable by fine or
hereby appoint distance of it. His letome M. Berliner - Reg. No. 12,400; Surven I. Wellow O. School - Reg. No. 34,425, as seen & Trademark Office comments of the comment o	ag. No. 18,653; Robert C. Paker - Reg. No. 3 study - Reg. No. 27,469; Max Montheritz - R Cray, Ell - Reg. No. 10,944; Louis C. Duindin and the study, with full power of substitution and accord thermship and to receive all correspondences of the substitution and to receive all correspondences of the National America, New YORK, NEW YORK, NEW YORK, NEW YORK, NEW YORK, NO. 2052. The time being of my own knowledge are the matter were made with the knowledge that will control 1001 of Title 18 of the United State Co.	14,322. Edward A. Melintan - Reg. No. Leg. No. 10,576: Suphus A. Soffen R. Suphus A. Mire revocation to preserve this application. OFFEN, LLP DIRECT TELEPHON (212) 182-0700 3 Tand that all instruments made on inform All false statements and the like to made the and that much willful false statements and the statements are statements and the statements and the statements are statements are statements as a statement and the s	eg. No. 31,063; James A. Finder eg. No. 31,063; James A. Finder to generate all business in the TE CALLS TO: sudon and belief are believed in be the pupispable by fine or

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POST OFFICE ADDRESS

UNITED STATES OF AMERICA

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COMBINED DECLAR	ATION AND POWER	OF ATTORNEY	P/2167-305	}
FOR P.	ATENT APPLICATION	1		1
COUNTRY	APPLICATION NUMBER	DATE OF FILD (sky. month, yea	r) UNDER 35 U.S.C. 119	
			YES NO	
			YES NO	7
			YES NO	
			TES NO	7
			YES NO	1
			YES NO	7
			TES NO	7
			AE2 NO	1
			YES NO	7
			YES NO	1
o to out; and further that these and or impressment, or both, under Sor validity of the application or any part	mans were made with the imported; that 1001 of Title 18 of the United S and visited theretoe.	to that will false macrosses a		
PUBLISHED OF TRIED IGHT INVENTOR	ir, if any	CHYENTOPE SICHATOR	21T AUGNET 2001	
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Transcride Boumen	outh BHZ 70B, United K		H BYT 70A ENGLAD LA	682
FULL NAME OF FOURTH POINT INVEN	TOR, IP ANY	Watt L	28 August 2001	
REMOVED (Class of little Date of P. Bournentouth BH7 188.	win Control United Kingdon 70A		COUNTRY OF CITIZENSIA United Kingdom	
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Page 2

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	COMBINED DECLARATION	UNITED STATES OF AND POWER OF AT	AMERICA TORNEY FOR PA	TENT APPLICATION		P/2	OFGS FILE NO. 167-310
	As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled: EURO PAYMENT ROUTING AND INTRA-DAY FLOW CONTROL SYSTEM AND METHOD						
	the specification of which is attached hereto, unless the following box is checked: X was filed on 10 December 1999 as United States patent Application Number or PCT International patent application number PCT/GB99/04159 and was amended on 7 March 2001 (if any). I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56. I hereby claim priority benefits under Title 35, United States Code §119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:						
}	Prior Foreign or Provisional Applicat COUNTRY	APPLICATION NUMBER		DATE OF FILING			PRIORITY CLAIMED
}	000.1.4.1			(day, month	ı, year)		UNDER 35 U.S.C. 119 YES NO
		60/220 002		15 Dagamba	- 1 C	000	YES _ X _ NO
	United States	60/112,331		15 Decembe			
	I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.						
	UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)			(patented,	STATUS pending, abandoned)
5							
479 J. W. W. 474 W. 473 W. 171	connected therewith and to receive all correspondence.						
	SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP 1180 AVENUE OF THE AMERICAS 1180 AVENUE OF THE AMERICAS NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP (212) 382-0700 (212) 382-0700						
340	I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.						
	FULL NAME OF SOLE OR FIRST INVENTOR		INVENTOR'S SIGNATURE			DATE	
	RESIDENCE (City and either State or F Bournemouth BH7 7	Coreign Country) 10B, United	Kingdom			ry of citized K	zenship ingdom
	c/o Chaseside, Bournemouth BH7 70B, United Kingdom						
	FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard SMITH		INVENTOR'S SIGN			DATE	
	RESIDENCE (City and either State or Foreign Country) Bournemouth BH7 70B, United Kingdom		COUNTRY OF CITIZENSHIP United Kingdom				
	POST OFFICE ADDRESS C/o Chaseside, Bournemouth BH7 70B, United Kingdom						
	FULL NAME OF THIRD JOINT INVENTO Lawrence DRAKE	OR (IF ANY)	INVENTOR'S SIGN	ATURE		DATE	
	RESIDENCE (City and either State or Foreign Country) Bournemouth BH7 70B, United Kingdom				country of citizenship United Kingdom		
POST OFFICE ADDRESS C/O Chaseside, Bournemouth BH7 70B, United Kingdom							

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COMBINED DECLARATION AN	ITED STATES OF AMERICA ID POWER OF ATTORNEY FOR	PATENT APPLICATION		OFGS FILE NO.
COUNTRY	APPLICATION NUMBER	DATE OF FILI (day, month, ye	NG ar)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
				YES NO
			<u>. </u>	YES NO
				YES NO
			-	YES NO
				YES NO
				YES NO
FULL NAME OF FOURTH JOINT INVEN Matthew LYNCH RESIDENCE (City and either State or F. Bournemouth BH7 7 POST OFFICE ADDRESS	oreign Country)	INVENTOR'S SIGNATURE		PATE Y OF CITIZENSHIP ed Kingdom
Total of the Abbacis				
FULL NAME OF FIFTH JOINT INVENTO	R, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Fo	oreign Country)		COUNTRY	Y OF CITIZENSHIP
POST OFFICE ADDRESS				
FULL NAME OF SIXTH JOINT INVENTOR	R, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Foreign Country)			COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS				
FULL NAME OF SEVENTH JOINT INVENT	TOR, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Foreign Country)			COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				